

In re:
Caron Nicole Guillory
Debtor

Case No. 23-10979-amc
Chapter 7

District/off: 0313-2
Date Rcvd: Aug 04, 2023

User: admin
Form ID: 318

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Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol

Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 06, 2023:

Recip ID	Recipient Name and Address
db	Caron Nicole Guillory, 29 Lanfair Rd, Cheltenham, PA 19012-1421
14770941	+ Fedloan, Attn: Bankruptcy, PO Box 69184, Harrisburg, PA 17106-9184
14770953	+ Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14770955	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14770956	+ Philadelphia Municipal Court, Traffic Division, 800 Spring Garden Street, Philadelphia, PA 19123-2616
14770963	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Aug 04 2023 23:33:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
14770927	Email/Text: bncnotifications@pheaa.org	Aug 04 2023 23:33:00	AES/PHEAA, Attn: Bankruptcy, PO Box 2461, Harrisburg, PA 17105-2461
14770929	Email/Text: ebnbankruptcy@ahm.honda.com	Aug 04 2023 23:33:00	American Honda Finance, Attn: Bankruptcy, PO Box 168088, Irving, TX 75016
14770928	+ Email/Text: backoffice@affirm.com	Aug 04 2023 23:33:00	Affirm, Inc., Attn: Bankruptcy Attn: Bankruptcy, 30 Isabella St , Floor 4, Pittsburgh, PA 15212-5862
14770930	Email/PDF: bncnotices@becket-lee.com	Aug 04 2023 23:52:31	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
14770934	Email/Text: megan.harper@phila.gov	Aug 04 2023 23:33:00	City of Philadelphia Law Department, Municipal Services Building, 1401 John F Kennedy Blvd 5th Floor, Philadelphia, PA 19102-1640
14770931	+ EDI: CAPITALONE.COM	Aug 05 2023 03:30:00	Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
14770932	+ EDI: CAPITALONE.COM	Aug 05 2023 03:30:00	Capitalone, Po Box 31293, Salt Lake City, UT 84131-0293
14770933	Email/Text: bankruptcy@philapark.org	Aug 04 2023 23:33:00	City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819
14770935	+ EDI: WFNNB.COM	Aug 05 2023 03:30:00	Comenity Bank/Lane Bryant, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14770936	+ EDI: WFNNB.COM	Aug 05 2023 03:30:00	Comenity Bk/ulta, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
14770937	+ EDI: WFNNB.COM	Aug 05 2023 03:30:00	Comenitybank/New York, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14770938	Email/Text: BKCourtNotices@yourmortgageonline.com	Aug 04 2023 23:33:00	Dovenmuehle/annie Mac, 1 Corporate Dr, Lake

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14770939	+ EDI: CITICORP.COM		Zurich, IL 60047
14770947	+ EDI: CITICORP.COM	Aug 05 2023 03:30:00	Dsnb Bloomingdales, Attn: Recovery 'Bk', PO Box 9111, Mason, OH 45040
14770940	Email/Text: ECMCBKNotices@ecmc.org	Aug 05 2023 03:30:00	Macy's/fdsb, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
14770942	+ Email/Text: ELDABBASM@FREEDOMCU.ORG	Aug 04 2023 23:33:00	ECMC, Attn: Bankruptcy, P.O. Box 16408, St. Paul, MN 55116-0408
14770943	+ Email/Text: GSBankElectronicBankruptcyNotice@g.com	Aug 04 2023 23:33:00	Freedom Credit Union, Attn: Bankruptcy Attn: Bankruptcy, 626 Jacksonville Road , Suite 250, Warminster, PA 18974-4862
14770944	+ Email/Text: electronicbkydocs@nelnet.net	Aug 04 2023 23:33:00	Goldman Sachs Bank USA, Attn: Bankruptcy, PO Box 70379, Philadelphia, PA 19176-0379
14770945	EDI: IRS.COM	Aug 04 2023 23:33:00	Great Lakes, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860
14770946	Email/Text: ktramble@lendmarkfinancial.com	Aug 05 2023 03:30:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14770948	+ EDI: NAVIENTFKASMSERV.COM	Aug 04 2023 23:33:00	Lendmark, 2118 Usher St., Covington, GA 30014
14770949	Email/Text: bnc@nordstrom.com	Aug 05 2023 03:30:00	Navient, Attn: Bankruptcy, PO Box 9640, Wilkes-Barre, PA 18773-9640
14770950	EDI: AGFINANCE.COM	Aug 04 2023 23:33:38	Nordstrom FSB, ATTN: Bankruptcy, PO Box 6555, Englewood, CO 80155-6555
14770951	+ Email/Text: bankruptcynotices@psecu.com	Aug 05 2023 03:30:00	OneMain Financial, PO Box 3251, Evansville, IN 47731-3251
14770952	+ Email/Text: bankruptcygroup@peco-energy.com	Aug 04 2023 23:33:00	P S E C U, Attention: Bankruptcy, PO Box 67013, Harrisburg, PA 17106-7013
14770954	EDI: PENNDEPTREV	Aug 04 2023 23:33:00	Peco Energy, 2301 Market St N 3-1, Philadelphia, PA 19103-1380
14770954	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 05 2023 03:30:00	Pennsylvania Department of Revenue, Bankruptcy Division, Po Box 280946, Harrisburg, PA 17128-0946
14770957	+ Email/Text: bankruptcy@philapark.org	Aug 04 2023 23:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, Po Box 280946, Harrisburg, PA 17128-0946
14770958	^ MEBN	Aug 04 2023 23:27:14	Philadelphia Parking Authority, Bankruptcy Department, 701 Market St, Philadelphia, PA 19106-1540
14770959	EDI: RMSC.COM	Aug 04 2023 23:27:14	Raymour & Flanigan, Attn: Bankruptcy, PO Box 220, Liverpool, NY 13088-0220
14770960	EDI: RMSC.COM	Aug 05 2023 03:30:00	Synch/Care Credit, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14770961	EDI: RMSC.COM	Aug 05 2023 03:30:00	Synchrony Bank/Banana Republic, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14770962	+ EDI: WTRRNBNK.COM	Aug 05 2023 03:30:00	Synchrony Bank/Sams Club, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14770964	^ MEBN	Aug 04 2023 23:27:14	Target Nb, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
14770965	+ EDI: WFFC2	Aug 05 2023 03:30:00	U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009
			Wells Fargo/Furniture Marketing Group, Attn: Bankruptcy, PO Box 10438 MAC F8235-02F, Des

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Moines, IA 50306-0438

TOTAL: 36

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 06, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 3, 2023 at the address(es) listed below:

Name	Email Address
GARY F. SEITZ	on behalf of Trustee GARY F. SEITZ gseitz@gsbblaw.com gfs@trustesolutions.net
GARY F. SEITZ	gseitz@gsbblaw.com gfs@trustesolutions.net
MICHAEL A. CIBIK	on behalf of Debtor Caron Nicole Guillory mail@cibiklaw.com cibiklawpc@jubileebk.net;ecf@casedriver.com
MICHAEL PATRICK FARRINGTON	on behalf of Creditor Village Capital & Investment LLC mfarrington@kmllawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1	Caron Nicole Guillory	Social Security number or ITIN xxx-xx-3549
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN ----- EIN -----
United States Bankruptcy Court Eastern District of Pennsylvania		
Case number: 23-10979-amc		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Caron Nicole Guillory

8/3/23

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.